



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

12/12/2025

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an **ADDITIONAL INSURED**, the policy(ies) must have **ADDITIONAL INSURED** provisions or be endorsed. If **SUBROGATION IS WAIVED**, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Fako Insurance Plus 4020 Park Street N, Ste 204 St. Petersburg, FL 33709 License #: R011674	CONTACT NAME: Jeremiah Fictum PHONE (A/C, No, Ext): (727)343-8899 FAX (A/C, No): (727)343-8895 E-MAIL ADDRESS: customersupport@greatflstpete.com	
INSURER(S) AFFORDING COVERAGE		NAIC #
INSURER A: Superior Specialty Insurance Company		
INSURER B: Heritage Property & Casualty Company		14407
INSURER C: National General Insurance Company		23728
INSURER D:		
INSURER E:		
INSURER F:		

INSURED Eastwood Shores Condominium No. 4 Association, Inc c/o Ameri-Tech Community Management, Inc 24701 US Highway 19 N, Suite 102 Clearwater, FL 33763
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COVERAGES**CERTIFICATE NUMBER:** 00000125-251030121517**REVISION NUMBER:** 45

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			TLUCAP500698-01	10/15/2025	10/15/2026	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 50,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000	
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$	
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$	
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> Y / N If yes, describe under DESCRIPTION OF OPERATIONS below		N / A				PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$	
B	HAZARD/WIND			HCP010570-0	11/27/2025	11/27/2026	SEE ADDITIONAL	REMARKS
C	FLOOD			TBA-FLOOD	10/15/2025	10/15/2026	SEE ADDITIONAL	REMARKS

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

SEE ADDITIONAL REMARKS (ACORD 101)**CERTIFICATE HOLDER****CANCELLATION****RE: Zachary Horan**
See Additional Remarks

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Anthony Loschiavo
(JLF)

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AGENCY CUSTOMER ID: _____

LOC #: _____

**ADDITIONAL REMARKS SCHEDULE**Page 2 of _____

AGENCY Fako Insurance Plus		NAMED INSURED Eastwood Shores Condominium No. 4 Association, Inc
POLICY NUMBER N/A		
CARRIER Multiple Carriers	NAIC CODE	EFFECTIVE DATE:

ADDITIONAL REMARKS

THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: 25 FORM TITLE: Certificate of Liability Insurance

LOCATION ADDRESS: 1837-3004 BOUGH AVE CLEARWATER, FL 33760 (68 TOTAL UNITS/FLOOD ZONE AE)

A) PKG EFFECTIVE 10/15/25 - 10/15/26
POLICY #TLUCAP500698-01
D&O \$1M/DED \$2,500
CRIME @ 200K/DED \$0/INCLUDES COVERAGE FOR MGMT COMPANY

B) SPECIAL FORM HAZARD @REPLACEMENT COST; AGREED VALUE
EFFECTIVE 11/27/25 - 11/27/26
POLICY #HCP010570-0
TIV \$10,665,273/HURRICANE DED 5%/SINKHOLE 3%/\$5K AOP
INCLUDES ORD/LAW, EQUIPMENT BREAKDOWN & CYBER LIABILITY

FLOOD EFFECTIVE 10/15/25 - 10/15/2026
CARRIER: IMPRERIAL FIRE & CASUALTY INSURANCE COMPANY

POLICY #0000295146 (1837, BLDG 1, 4 UNITS)
BLDG LIMIT \$846,000/DED \$25k
POLICY #0000299362 (1839, BLDG 2, 4 UNITS)
BLDG LIMIT \$846,000/DED \$25K
POLICY #0000405913 (1841, BLDG 3, 4 UNITS)
BLDG LIMIT \$846,000/DED \$25K
POLICY #0000405932 (1843, BLDG 4, 4 UNITS)
BLDG LIMIT \$846,000/DED \$25K
POLICY #0000405924 (1845, BLDG 5, 4 UNITS)
BLDG LIMIT \$846,000/DED \$25K
POLICY #0000406233 (1847, BLDG 6, 4 UNITS)
BLDG LIMIT \$846,000/DED \$25K
POLICY #0000405908 (1849, BLDG 7, 4 UNITS)
BLDG LIMIT \$846,000/DED \$25K
POLICY #0000405897 (1851, BLDG 8, 4 UNITS)
BLDG LIMIT \$846,000/DED \$25K
POLICY #0000405911 (1853, BLDG 9, 4 UNITS)
BLDG LIMIT \$846,000/DED \$25K
POLICY #0000299963 (1855, BLDG 10, 4 UNITS)
BLDG LIMIT \$846,000/DED \$25K
POLICY #0000405901 (1857, BLDG 11, 4 UNITS)
BLDG LIMIT \$846,000/DED \$25K
POLICY #0000405922 (1859, BLDG 12, 4 UNITS)
BLDG LIMIT \$846,000/DED \$25K
POLICY #0000405881 (1861, BLDG 13, 4 UNITS)
BLDG LIMIT \$846,000/DED\$25K
POLICY #0000405893 (1863, BLDG 14, 4 UNITS)
BLDG LIMIT \$846,000/DED \$25K
POLICY #0000405906 (1865, BLDG 15, 4 UNITS)
BLDG LIMIT \$846,000/DED \$25K
POLICY #0000405915 (3000, BLDG 16, 4 UNITS)
BLDG LIMIT \$846,000/DED \$25K
POLICY #0000405920 (3004, BLDG 17, 4 UNITS)
BLDG LIMIT \$846,000/DED \$25K

The Hazard policy is walls out, not including betterments or improvements.

Severability of Interest/Separation of Insureds: Applies to the General Liability policy per the terms & conditions.

Cancellation Period: 10 Days Minimum

Due to an addition to Florida Statute 626.9551, effective July 1, 2021, no one (including a lender) may require an insurance agency or agent provide a replacement cost estimator (RCE) or other insurance underwriting information in connection with a loan. Additionally, an insurance agent or agency is prohibited from supplying the RCE to anyone, even the customer. We are, therefore, unable to provide a copy of the Replacement Cost Estimator/Appraisal.

Certificate Holder
RE: Zachary Horan
1849 Bough Ave #D
Clearwater, FL 33760

Loan #9902685754
US Bank